

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:)			
				Case No.	<hr/>
	John G Mullis)		Chapter	13 <hr/>
	2390 Deal Raod)			
	Mooresville, NC 28115)			
)			
	Angela D Mullis)			
	2390 Deal Raod)			
	Mooresville, NC 28115)			
)			
)			
)			
SS#	xxx-xx-5288)			
SS#	xxx-xx-1709)			
	Debtor(s))			

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on June 21, 2012 .

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

I. Plan Payments

The plan proposes a payment of \$2,365.00 per month for a period of 60 months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

II. Administrative Costs

1. Attorney fees.

- The attorney for the Debtor will be paid the base fee of \$3,500.00. The Attorney has received \$0.00 from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.
- The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

2. **Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses

III. Priority Claims

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

1. Domestic Support Obligations ("DSO")

- a. ■ None
- b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

- c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.
- d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
IRS	\$0.00
North Carolina Department of Revenue	\$0.00
Rowan County Tax Collector	\$600.00

IV. Secured Claims**1. Real Property Secured Claims**

- a. None
- b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
Suntrust Mortgage	RESIDENCE 4 Bedroom 3 bath house located at 2390 Deal Road, Mooresville, NC 28115	R	N	\$1,396.00	\$13,297.07	
Suntrust Mortgage	RESIDENCE 4 Bedroom 3 bath house located at 2390 Deal Road, Mooresville, NC 28115	R	Y	\$66.00	\$0.00	T

2. Personal Property Secured Claims

- a. None
- b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
Santander Consumer	2006 Ford Explorer	\$12,375.00	Y	\$2,767.98	\$123.75	\$383.70	4.5%

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).

3. Collateral to be Released

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
-NONE-	

4. Liens to be Avoided

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

V. Co-Debtor Claims

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

VI. General Unsecured Claims Not Separately Classified

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 0 %.

VII. Executory Contracts/Leases

- a. None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

VIII. Special Provisions

- a. None
- b. Other classes of unsecured claims and treatment

Creditor	Basis for Classification	Treatment	Amount
Dermatology Group of the Carolinas	medical	Paid at 100%	\$101.00
Suntrust Bank	line of credit	Paid at 100%	\$16,320.00

- c. Other Special Terms

Date: June 21, 2012

/s/ Brian P. Hayes

Brian P. Hayes 27017

Attorney for the Debtor

Address: **PO Box 444**

Concord, NC 28026-0444

Telephone: **704-788-3211**

27017

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MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:

John G Mullis)	
Angela D Mullis)	
SS# xxx-xx-5288)	
SS# xxx-xx-1709)	
Debtor(s))

**NOTICE TO CREDITORS
AND
PROPOSED PLAN**

Case No. _____

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

Reid Wilcox
Clerk of Court
U.S. Bankruptcy Court
Middle District of North Carolina
P.O. Box 26100
Greensboro, NC 27402

Kathryn L. Bringle
Chapter 13 Trustee
Winston-Salem Division
Post Office Box 2115
Winston-Salem, NC 27102-2115

American Coradous Int'l
2420 Sweet Home Road, Ste 150
Buffalo, NY 14228

Bank if America
P.O. Box 15026
Wilmington, DE 19850-0526

Beneficial/HFC
961 N. Weigel Ave.
Elmhurst, IL 60126-1058

Broadwell Dentistry
1921 Concord Lake Road
Kannapolis, NC 28083

Capital One
P.O. Box 5253
Carol Stream, IL 60197

Carolinas Medical Center
c/o Paragon Revenue Grp.
216 Le Phillip Ct. NE
Concord, NC 28025-2954

Carolinas Medical Center NE
920 N. Church Street
Concord, NC 28025

Carolinas Medical Center NE
920 N. Church Street
Concord, NC 28025

Carolinas Medical Center NE
920 N. Church Street
Concord, NC 28025

Charolite Radiology
P.O. Box 29

Mooresville, NC 28115

Charlotte Radiology
P.O. Box 29
Mooresville, NC 28115

Dermatology Group of the Carolinas
335 Penny Lane
Concord, NC 28025

Dev and Behavioral Pediatrics
P.O. Box 70826
Charlotte, NC 28272-0826

Ferguson, Scarbrough & Hayes
PO Box 444
Concord, NC 28026

FIA Card Services
c/o Smith Debnam Narron Drake Saintsing
P.O. Box 26268
Raleigh, NC 27611-6268

FIA CSNA
P.O. Box 15026
Wilmington, DE 19850

Green Tree Servicing, LLC
P.O. Box 6172
Alborn, MN 55702

Home Depot
c/o Client Services Inc.
3451 Harry S. Truman Blvd.
Saint Charles, MO 63301-4047

Home Depot/CBNA
P.o. Box 790328
Saint Louis, MO 63179

IRS
PO Box 7346
Philadelphia, PA 19101-7346

NCO
1804 Washington Blvd.
Mailstop 450
Baltimore, MD 21230

North Carolina Department of Revenue
PO Box 25000
Raleigh, NC 27640

NRC
6491 Peachtree Industrial Blvd.
Atlanta, GA 30360

Paragon Revenue Group
216 LePhillip Ct. NE
Concord, NC 28025

Rowan County Tax Collector
402 N. Main St.
Salisbury, NC 28144

Santander Consumer
8585 N. Stemmons Fwy, Ste 1000
Dallas, TX 75247

Snap On Credit LLC
950 Technology Way
Suite 301
Des Plaines, IL 60018

State Farm Life Ins. Co.
5400 New Albany Road East

New Albany, OH 43054-8861

Statewide Collection Service
213 A N. Main Street
China Grove, NC 28023

Stern & Assoc.
415 N. Edgeworth Street
Greensboro, NC 27401

Stern & Associates
415 N. Edgeworth St.
Greensboro, NC 27401

Suntrust
P.O. Box 85526
Charlotte, NC 28285-5526

Suntrust Bank
P.O. Box 85526
Richmond, VA 23285

Suntrust Mortgage
P.O.Bbox 85526
Richmond, VA 23285

Suntrust Mortgage
P.O.Bbox 85526
Richmond, VA 23285

Date: June 21, 2012

/s/ Brian P. Hayes
Brian P. Hayes 27017